

TABLE OF CONTENTS

<u>SECTION</u>	<u>PAGE</u>
REFERENCE	REF 1
I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM.....	REF 1
II. THE WRITE YOUR OWN PROGRAM.....	REF 1
III. TECHNICAL ASSISTANCE	REF 2
A. WYO Companies	REF 2
B. NFIP Servicing Agent (NFIP Direct).....	REF 2
C. Special Direct Facility.....	REF 2
DIRECT PROGRAM REFERENCE AND RESOURCE GUIDE	REF 3
ADDITIONAL REFERENCES AND RESOURCES.....	REF 4
NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	REF 5
PAPERWORK BURDEN DISCLOSURE NOTICE.....	REF 7
GENERAL RULES	GR 1
I. COMMUNITY ELIGIBILITY	GR 1
A. Participating (Eligible) Communities	GR 1
B. Emergency Program.....	GR 1
C. Regular Program	GR 1
D. Maps.....	GR 1
E. Probation.....	GR 1
F. Suspension.....	GR 1
G. Non-Participating (Ineligible) Communities	GR 1
H. Coastal Barrier Resources Act.....	GR 1
I. Federal Land.....	GR 1
II. POLICIES AND PRODUCTS AVAILABLE	GR 1
A. Standard Flood Insurance Policy.....	GR 1
B. Preferred Risk Policy	GR 2
C. Residential Condominium Building Association Policy (RCBAP).....	GR 2
D. Mortgage Portfolio Protection Program (MPPP).....	GR 2
E. Scheduled Building Policy.....	GR 2
F. Group Flood Insurance	GR 2
III. BUILDING PROPERTY ELIGIBILITY	GR 2
A. Eligible Buildings.....	GR 2
B. Single Building	GR 4
C. Walls	GR 4
D. Determination of Building Occupancy	GR 4
IV. CONTENTS ELIGIBILITY	GR 5
A. Eligible Contents	GR 5
B. Vehicles and Equipment	GR 5
C. Silos, Grain Storage Buildings, and Cisterns	GR 5
D. Commercial Contents Coverage	GR 5
V. EXAMPLES OF ELIGIBLE RISKS	GR 5
A. Building Coverage.....	GR 5

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
B. Contents Coverage	GR 5
C. Condominiums	GR 6
 VI. INELIGIBLE PROPERTY	 GR 6
A. Buildings	GR 6
B. Container-Type Buildings.....	GR 6
C. Buildings Entirely Over Water.....	GR 6
D. Buildings Partially Underground	GR 6
E. Basement/Elevated Building Enclosures.....	GR 6
 VII. EXAMPLES OF INELIGIBLE RISKS	 GR 6
A. Building Coverage.....	GR 6
B. Contents Coverage	GR 7
C. Non-Residential Condominium Unit	GR 7
 VIII. POLICY EFFECTIVE DATE	 GR 7
A. Binders.....	GR 7
B. Start of Waiting Period.....	GR 7
C. Effective Date.....	GR 7
 IX. COVERAGE.....	 GR 9
A. Limits of Coverage	GR 9
B. Deductibles.....	GR 9
C. Coverage D - Increased Cost of Compliance (ICC) Coverage	GR 9
D. Reduction of Coverage Limits or Reformation.....	GR 10
 X. SPECIAL RATING SITUATIONS.....	 GR 10
A. Tentative Rates	GR 10
B. Submit-For-Rate.....	GR 10
C. Provisional Rates.....	GR 10
D. Buildings in More Than One Flood Zone.....	GR 10
 XI. MISCELLANEOUS RULES.....	 GR 10
A. Policy Term	GR 10
B. Application Submission.....	GR 11
C. Delivery of the Policy	GR 11
D. Assignment	GR 11
E. Producers' Commissions (Direct Business Only).....	GR 11
 APPLICATION	 APP1
I. USE OF THE FORM	APP 1
II. TYPES OF BUILDINGS.....	APP 1
III. SCHEDULED BUILDING POLICY	APP 1
IV. COMPLETION OF PART 1 OF THE FLOOD INSURANCE APPLICATION FORM	APP 1
A. Policy Status	APP 1
B. Policy Term (Billing/Policy Period)	APP 2

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
C. Agent Producer Information	APP 2
D. Insured Mailing Address.....	APP 2
E. Disaster Assistance	APP 2
F. First Mortgagee.....	APP 2
G. Second Mortgagee or Other.....	APP 2
H. Property Location	APP 2
I. Community	APP 3
J. Building	APP 3
K. Contents.....	APP 4
L. Construction Data.....	APP 4
M. Coverage and Rating.....	APP 5
N. Signature and Date.....	APP 6
 V. COMPLETION OF PART 2 OF THE FLOOD INSURANCE APPLICATION FORM	APP 6
Section I - All Building Types	APP 6
Section II - Elevated Buildings	APP 7
Section III - Manufactured (Mobile) Homes/Travel Trailers	APP 7
 VI. MAILING INSTRUCTIONS	APP 7
 VII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS	APP 7
 RATING	RATE 1
I. AMOUNT OF INSURANCE AVAILABLE	RATE 1
II. RATE TABLES	RATE 1
III. DEDUCTIBLES	RATE 12
A. Buy-Back Deductibles	RATE 12
B. Changes in Deductible Amount	RATE 12
IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE	RATE 14
V. RATING STEPS.....	RATE 15
VI. PREMIUM CALCULATION.....	RATE 16
A. Emergency Program.....	RATE 16
B. Regular Program	RATE 16
VII. KEY POINTS FOR RATING	RATE 17
A. Basic Limits and Additional Limits	RATE 17
B. Whole Dollars	RATE 17
C. Increased Cost of Compliance (ICC) Premium.....	RATE 17
D. Expense Constant	RATE 17
E. Federal Policy Fee	RATE 17
F. Building in More Than One Zone	RATE 17
G. Mortgagee on Policy--Higher Deductible Requested.....	RATE 17
 VIII. REGULAR PROGRAM, POST-FIRM ELEVATION-RATED RISKS.....	RATE 17

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
A. Elevation Difference	RATE 17
B. Examples	RATE 18
C. Optional Elevation Rating	RATE 19
IX. PRE-FIRM ELEVATED BUILDING RATED AT PRE-FIRM RATES.....	RATE 19
X. AR ZONE AND AR DUAL ZONE RATING.....	RATE 19
XI. POST-FIRM AO ZONE RATING	RATE 19
XII. POST-FIRM RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D.....	RATE 19
XIII. REGULAR PROGRAM V ZONE POST-FIRM CONTRUCTION.....	RATE 19
A. Rating All V Zone Buildings	RATE 19
B. Zones VE and V1-V30--Enclosure Containing Machinery or Equipment Below BFE	RATE 19
C. 1975-81 Post-FIRM V Zone Construction	RATE 20
D. 1981 Post-FIRM V Zone Construction.....	RATE 20
E. Elevated Buildings--1981 Post-FIRM V Zone Construction	RATE 20
XIV. SPECIAL RATING SITUATIONS	RATE 21
A. Tentative Rates	RATE 21
B. Alternative Rates	RATE 21
C. Map "Grandfather" Rules--Effect of Map Revisions on Flood Insurance Rates	RATE 21
D. Submit-for-Rate.....	RATE 23
E. Crawl Space	RATE 24
XV. CONTENTS LOCATION.....	RATE 25
A. Single Family Dwellings	RATE 25
B. Multi-Family and Non-Residential Buildings.....	RATE 25
XVI. FIRMS WITH WAVE HEIGHTS	RATE 29
A. Procedure for Calculating Wave Height Adjustment.....	RATE 29
B. Wave Heights in Numbered Zones V1-V30 and VE 1981 Post-FIRM Construction	RATE 29
C. Unnumbered V Zones 1981 Post-FIRM Construction.....	RATE 30
D. Rate Selection Procedure.....	RATE 30
XVII. FLOODPROOFED BUILDINGS	RATE 30
A. Elevation Difference	RATE 30
B. Rating	RATE 30
XVIII. THE V-ZONE RISK FACTOR RATING FORM	RATE 31
A. Use	RATE 31
B. Submission.....	RATE 31
C. Application of Discount	RATE 31
XIX. RATING EXAMPLES.....	RATE 39

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
CONDOMINIUMS	CONDO 1
I. METHODS OF INSURANCE CONDOMINIUMS	CONDO 1
A. Residential Condominium: Association Coverage on Building and Contents	CONDO 1
B. Residential Condominium: Unit Owner's Coverage on Building and Contents.....	CONDO 1
C. Other Residential Condominium: Condominium Association Policy, Association Coverage on Building and Contents	CONDO 1
D. Nonresidential (Commercial) Condominium: Building and Contents	CONDO 2
E. Nonresidential (Commercial) Condominium: Unit Owner's Coverage (Contents).....	CONDO 2
II. POLICY FORM.....	CONDO 6
III. ELIGIBILITY REQUIREMENTS	CONDO 6
IV. COVERAGE.....	CONDO 6
A. Property Covered.....	CONDO 6
B. Coverage Limits.....	CONDO 6
C. Replacement Cost and Coinsurance.....	CONDO 7
D. Assessment Coverage	CONDO 7
V. DEDUCTIBLES AND FEES	CONDO 7
A. Deductibles.....	CONDO 7
B. Expense Constant	CONDO 7
C. Federal Policy Fee	CONDO 8
VI. TENTATIVE RATES AND SCHEDULED BUILDINGS.....	CONDO 8
VII. COMMISSIONS (DIRECT BUSINESS ONLY).....	CONDO 8
VIII. CANCELLATION OR ENDORSEMENT OF EXISTING UNIT OWNERS' DWELLING POLICIES	CONDO 8
IX. APPLICATION FORM.....	CONDO 8
A. Type of Building.....	CONDO 8
B. Replacement Cost Value	CONDO 8
C. Coverage	CONDO 8
D. Rates and Fees.....	CONDO 9
X. CONDOMINIUM RATING EXAMPLES.....	CONDO 23
LOWEST FLOOR GUIDE	LFG 1
I. USING THE LOWEST FLOOR GUIDE	LFG 1
II. LOWEST FLOOR DETERMINATION	LFG 1
III. SPECIFIC BUILDING DRAWINGS.....	LFG 8
SPECIAL CERTIFICATIONS.....	CERT 1

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
I. FEMA ELEVATION CERTIFICATE	CERT 1
II. USING THE NEW ELEVATION CERTIFICATE: CHANGES AND SPECIAL CONSIDERATIONS.....	CERT 1
Section A - Property Owner Information.....	CERT 1
Section B - Flood Insurance Rate Map (FIRM) Information	CERT 2
Section C - Building Elevation Information (Survey Required).....	CERT 2
Section D - Surveyor, Engineer, or Architect Certification.....	CERT 2
Section E - Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE).....	CERT 2
Section F - Property Owner (or Owner's Representative) Certification.....	CERT 2
Section G - Community Information (Optional)	CERT 3
III. FLOODPROOFING CERTIFICATE.....	CERT 3
A. Purpose and Eligibility	CERT 3
B. Specifications	CERT 3
C. Rating	CERT 3
D. Certification.....	CERT 3
PREFERRED RISK POLICY.....	PRP 1
I. GENERAL DESCRIPTION	PRP 1
II. ELIGIBILITY REQUIREMENTS	PRP 1
A. Conditions	PRP 1
B. Map "Grandfather" Rules	PRP 1
III. RENEWAL.....	PRP 1
IV. COVERAGE LIMITS.....	PRP 1
V. REPLACEMENT COST COVERAGE.....	PRP 2
VI. FEES/DISCOUNTS	PRP 2
VII. ENDORSEMENTS	PRP 2
VIII. CANCELLATION/NULIFICATION.....	PRP 2
IX. COMPLETION OF THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION.....	PRP 2
A. Policy Status	PRP 2
B. Policy Term-Billing/Policy Period	PRP 2
C. Agent Information	PRP 2
D. Insured Information	PRP 2
E. Disaster Assistance	PRP 2
F. First Mortgagee.....	PRP 2
G. Second Mortgagee or Other.....	PRP 3
H. Property Location	PRP 3
I. Community	PRP 3
J. Building	PRP 3

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
K. Notice	PRP 3
L. Premium.....	PRP 3
M. Signature.....	PRP 3
MORTGAGE PORTFOLIO PROTECTION PROGRAM	MPPP 1
I. BACKGROUND	MPPP 1
II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP.....	MPPP 2
A. General	MPPP 2
B. WYO Arrangement Article III-Fees	MPPP 2
C. Use of WYO Company Fees for Lenders/Servicers or Others.....	MPPP 2
D. Notification.....	MPPP 2
E. Eligibility.....	MPPP 3
F. Source of Offering.....	MPPP 3
G. Dual Interest	MPPP 3
H. Term of Policy.....	MPPP 3
I. Coverage Offered.....	MPPP 3
J. Policy Form	MPPP 4
K. Waiting Period	MPPP 4
L. Premium Payment.....	MPPP 4
M. Underwriting--Application.....	MPPP 4
N. Rates	MPPP 4
O. Policy Declaration Page Notification Requirements.....	MPPP 4
P. Policy Reformation--Policy Correction.....	MPPP 5
Q. Coverage Basis--Actual Cash Value or Replacement Cost.....	MPPP 5
R. Deductible	MPPP 5
S. Expense Constant and Federal Policy Fee	MPPP 5
T. Renewability	MPPP 5
U. Cancellations	MPPP 6
V. Endorsement	MPPP 6
W. Assignment to a Third Party	MPPP 6
X. Article XIII--Restriction on Other Flood Insurance	MPPP 6
GENERAL CHANGE ENDORSEMENT	END 1
I. ENDORSEMENT RULES	END 1
A. Coverage Endorsements	END 1
B. Rating Endorsements	END 1
C. Changing Deductibles	END 2
II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL	END 2
A. During Last 90 Days of Policy Term	END 2
B. During Last 75 Days of Policy Term	END 2
C. Refunds Generated from Endorsement Processing	END 2
III. PREPARATION OF FORM	END 2
IV. ENDORSEMENT RATING EXAMPLES.....	END 4

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
POLICY RENEWALS	REN 1
I. GENERAL INFORMATION.....	REN 1
II. RENEWAL INVOICE	REN 1
A. Renewing for the Same Coverage--Option A.....	REN 1
B. Inflation Factor--Option B.....	REN 1
C. No Renewal Invoice Generated.....	REN 1
III. PREMIUM PAYMENT DUE	REN 1
IV. EXPIRATION INVOICE	REN 1
V. RENEWAL EFFECTIVE DATE DETERMINATION.....	REN 2
VI. INSUFFICIENT RENEWAL INFORMATION	REN 2
VII. ENDORSEMENTS DURING RENEWAL CYCLE	REN 2
VIII. REPETITIVE LOSS TARGET GROUP PROPERTIES.....	REN 2
CANCELLATION/NULLIFICATION	CN 1
I. PROCEDURES AND VALID REASONS	CN 1
A. Refund Processing Procedures	CN 1
B. Reasons for Cancellation/Nullification of NFIP Policies	CN 1
II. COMPLETION OF THE CANCELLATION NULLIFICATION REQUEST FORM	CN 4
A. Current Policy Number.....	CN 4
B. Policy Term	CN 4
C. Agent Information	CN 5
D. Insured Mailing Address.....	CN 5
E. First Mortgagee.....	CN 5
F. Other Parties Notified.....	CN 5
G. Property Location	CN 5
H. Reason for Cancellation	CN 5
I. Refund.....	CN 5
J. Signature.....	CN 5
CLAIMS	CL 1
I. INSURED'S RESPONSIBILITIES.....	CL 1
II. PRODUCER'S RESPONSIBILITIES.....	CL 1
III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION.....	CL 1
A. Schedule and Notification.....	CL 1
B. Training	CL 2
C. Producer Responsibilities	CL 2

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS.....	CL 2
POLICY	POL 1
DWELLING FORM:	
SUMMARY OF SIGNIFICANT CHANGES, DECEMBER 2000	POL 2
I. AGREEMENT.....	POL 3
II. DEFINITIONS	POL 3
III. PROPERTY COVERED	POL 5
IV. PROPERTY NOT COVERED.....	POL 10
V. EXCLUSIONS	POL 11
VI. DEDUCTIBLES.....	POL 12
VII. GENERAL CONDITIONS	POL 12
VIII. LIBERALIZATION CLAUSE.....	POL 20
IX. WHAT LAW GOVERNS	POL 20
CLAIM GUIDELINES IN CASE OF A FLOOD.....	POL 21
GENERAL PROPERTY FORM:	
SUMMARY OF SIGNIFICANT CHANGES, DECEMBER 2000.....	POL 22
I. AGREEMENT.....	POL 23
II. DEFINITIONS	POL 23
III. PROPERTY COVERED	POL 25
IV. PROPERTY NOT COVERED.....	POL 30
V. EXCLUSIONS	POL 31
VI. DEDUCTIBLES.....	POL 32
VII. GENERAL CONDITIONS	POL 32
VIII. LIBERALIZATION CLAUSE.....	POL 39
IX. WHAT LAW GOVERNS	POL 39

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
CLAIM GUIDELINES IN CASE OF A FLOOD.....	POL 40
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY:	
SUMMARY OF SIGNIFICANT CHANGES, DECEMBER 2000.....	POL 42
I. AGREEMENT.....	POL 43
II. DEFINITIONS	POL 43
III. PROPERTY COVERED	POL 45
IV. PROPERTY NOT COVERED.....	POL 50
V. EXCLUSIONS	POL 50
VI. DEDUCTIBLES.....	POL 51
VII. COINSURANCE.....	POL 52
VIII. GENERAL CONDITIONS	POL 53
IX. LIBERALIZATION CLAUSE.....	POL 60
X. WHAT LAW GOVERNS	POL 60
CLAIM GUIDELINES IN CASE OF A FLOOD.....	POL 61
 FLOOD MAPS..... MAP 1	
I. OVERVIEW	MAP 1
A. Types of Flood Maps	MAP 1
B. Map Information.....	MAP 1
C. Communities Without a Map	MAP 1
II. MAP ZONES.....	MAP 2
A. Special Flood Hazard Areas (SFHAs).....	MAP 2
B. Moderate, Minimal Hazard Areas	MAP 2
III. LOCATING A SPECIFIC PROPERTY ON A MAP	MAP 2
IV. CHANGING OR CORRECTING A FLOOD MAP.....	MAP 3
A. Letter of Map Amendment (LOMA).....	MAP 3
B. Letter of Map Revision (LOMR)	MAP 3
C. Physical Map Revision.....	MAP 3
V. ORDERING FLOOD MAPS.....	MAP 3
A. Ordering Instructions.....	MAP 3
B. Prices	MAP 3
C. Deposit Accounts.....	MAP 4

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
PROVISIONAL RATING.....	PR 1
I. GENERAL DESCRIPTION	PR 1
II. ELIGIBILITY REQUIREMENTS	PR 1
III. REFORMATION.....	PR 1
A. Limitations	PR 1
B. Endorsement Procedure.....	PR 1
C. Endorsement Alternative	PR 1
IV. NOTIFICATION REQUIREMENTS.....	PR 2
V. COMPLETION OF THE PROVISIONAL RATING QUESTIONNAIRE.....	PR 2
A. General Directions	PR 2
B. Guidance for Determining Building Elevated on Fill.....	PR 2
VI. PROVISIONAL RATING EXAMPLE	PR 4
COASTAL BARRIER RESOURCES SYSTEM.....	CBRS 1
LIST OF COMMUNITIES.....	CBRS 3
COMMUNITY RATING SYSTEM	CRS 1
I. GENERAL DESCRIPTION	CRS 1
II. ELIGIBILITY.....	CRS 1
III. CLASSIFICATIONS AND DISCOUNTS.....	CRS 1
IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS.....	CRS 1
ELIGIBLE COMMUNITIES.....	CRS 2
SPECIAL PROCEDURE FOR TARGETED REPETITIVE LOSS PROPERTIES	RL 1
I. GENERAL DESCRIPTION	RL 1
II. NOTIFICATION REQUIREMENTS.....	RL 1
III. INSPECTION.....	RL 1
IV. DISPUTE RESOLUTION.....	RL 1
V. MITIGATION	RL 1
DEFINITIONS	DEF 1
INDEX	IND 1

LIST OF TABLES

<u>SECTION/TABLE</u>	<u>PAGE</u>
RATING	
Amount of Insurance Available.....	RATE 1
Table 1. Emergency Program Rates	RATE 2
Table 2. Regular Program--Pre-FIRM Construction Rates	RATE 2
Table 3. Regular Program--Post-FIRM Construction Rates	RATE 3
Table 4. Regular Program--FIRM Zone AR and AR Dual Zones Rates.....	RATE 9
Table 5. Regular Program--Pre-FIRM and Post-FIRM Elevation-Rated Rates	RATE 10
Table 6. Precalculated Pre-FIRM Premium Table	RATE 11
Table 7. Expense Constant, Federal Policy Fee, and Probation Surcharge Table	RATE 12
Table 8. Deductible Factors	RATE 13
Table 9. Standard Flood Insurance Policy Increased Cost of Compliance (ICC) Coverage Premiums	RATE 14
Table 10. V-Zone Risk Factor Rate Discount Tables.....	RATE 33
CONDOMINIUMS	
Table 1. Condominium Underwriting Guidelines	CONDO 3
Table 2. Condominium Rating Chart.....	CONDO 4
Table 3. RCBAP High-Rise Condominium Rates	CONDO 10
Table 4. RCBAP Low-Rise Condominium Rates	CONDO 14
Table 5. RCBAP High-Rise and Low-Rise Condominium Rates.....	CONDO 19
Table 6. RCBAP High-Rise and Low Rise Condominium Rates Increased Cost of Compliance (ICC) Coverage.....	CONDO 21
Table 7. RCBAP Deductible Factors – All Zones	CONDO 22
SPECIAL CERTIFICATIONS	
Approved Communities for Residential Basement Floodproofing Rating Credit.....	CERT 4
PREFERRED RISK POLICY	
Coverage Combinations	PRP 1
MORTGAGE PORTFOLIO PROTECTION PROGRAM	
Mortgage Portfolio Protection Program Rate and Increased Cost of Compliance (ICC) Table	MPPP1
CANCELLATION/NULLIFICATION	
Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy.....	CN 6
COASTAL BARRIER RESOURCES SYSTEM	
List of Communities	CBRS 3
COMMUNITY RATING SYSTEM	
CRS Premium Discounts.....	CRS 1
Eligible Communities.....	CRS 2

LIST OF ILLUSTRATIONS

<u>SECTION/ILLUSTRATION</u>	<u>PAGE</u>
APPLICATION	
Flood Insurance Application - Part 1.....	APP 9
Flood Insurance Application - Part 2.....	APP 10
RATING	
V-Zone Risk Factor Rating Form.....	RATE 35
LOWEST FLOOR GUIDE	
Lowest Floor Determination Guide	LFG 3
PREFERRED RISK POLICY	
Flood Insurance Preferred Risk Policy Application.....	PRP 4
SPECIAL CERTIFICATIONS	
Residential Basement Floodproofing Certificate.....	CERT 5
Floodproofing Certificate for Non-Residential Structures	CERT 6
Elevation Certificate, New Edition.....	CERT 7
GENERAL CHANGE ENDORSEMENT	
Flood Insurance General Change Endorsement.....	END 12
POLICY RENEWALS	
Renewal Invoice	REN 4
Renewal Letter	REN 5
Expiration Invoice.....	REN 6
Credit Card Payment Form.....	REN 7
CANCELLATION/NULLIFICATION	
Flood Insurance Cancellation/Nullification Request Form.....	CN 7
POLICY	
Standard Flood Insurance Policy - Dwelling Form.....	POL 5
Standard Flood Insurance Policy - General Property Form	POL 25
Standard Flood Insurance Policy - Residential Condominium Building Association Policy	POL 45
FLOOD MAPS	
Flood Insurance Rate Map (FIRM).....	MAP 6
Flood Hazard Boundary Map (FHBM).....	MAP 7

LIST OF ILLUSTRATIONS (Continued)

<u>SECTION/ILLUSTRATION</u>	<u>PAGE</u>
PROVISIONAL RATING	
Provisional Rating Questionnaire.....	PR 3
Sample Notice to Accompany Provisionally Rated Policies	PR 5
SPECIAL PROCEDURE FOR TARGETED REPETITIVE LOSS PROPERTIES	
Important Flood Insurance Policy Information (Agent's 90-Day Letter).....	RL 2
Important Flood Insurance Policy Information (Policyholder's 90-Day Letter)	RL 4